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AGENT COMMISSION SCHEDULE

Agent Commission shall be equal to the percentage of premiums paid to the company upon the plans listed below. All premiums to which these rates vary or do not apply are described in the Agent Commission Addendum, also attached to and made a part of the Agent Agreement or are noted herein.

	FIRST YEAR To Target/Excess, when applicable	RENEWAL (years)	
TERM PLANS:			
10-year level period (Termsetter).....	70%	1% (2-10)	
15-year level period (Termsetter).....	77.5%	1% (2-10)	
20-, 25- and 30-year level periods (Termsetter and Termsetter ROP)	85%	1% (2-10)	
PERMANENT LIFE PLANS:			
Guaranteed Whole Life Level-Pay.....	80%	2% (2-10)	
Guaranteed Whole Life Paid Up at 65.....	60%	2% (2-10)	
Guaranteed Whole Life 10-Pay	40%	1% (2-10)	
Guaranteed Whole Life Single-Pay	7%	None	
Paid-Up Life Rider for Guaranteed Whole Life	7%	None	
LifeSetter <i>Flex</i> UL.....	85%*/2.5%	2% (2-10)	
Heritage UL	85%*/2.5%	2% (2-10)	
Pivot UL	65%*/1.25%	1% (2-10)	
WORKSITE PLANS:			
10-year Term	72.5%	2% (2-5)	1% (6-10)
20-year Term	72.5%	2% (2-5)	1% (6-10)
20-year Term ROP.....	72.5%	2% (2-5)	1% (6-10)
Guaranteed Whole Life.....	72.5%	2% (2-5)	1% (6-10)
Guaranteed Whole Life Paid Up at 65.....	55%	2% (2-5)	1% (6-10)
ANNUITIES:			
Portfolio Single Premium Deferred Annuity	3%	None	
Portfolio Flexible Premium Deferred Annuity.....	3%	2% (2-10)	1% (11 on)
Single Premium Immediate Annuity.....	3%	None	

*Payable on up to one year's target premium through the second policy year.